We Claim:

1. A system for transferring credit associated with a mobile phone to a new mobile phone, said system including an authenticating party having access to user data including a communication identifier associated with said mobile
5   phone, and arranged to authenticate the identity of a user of said mobile phone;

where the user enters identifying information included in said user data to a web page associated with the authenticating party along with details of a new communication identifier associated with said new mobile phone, the
10   authenticating party generates a unique passkey and sends a communications message including the unique passkey to the user by way of the new communication identifier; whereafter the user then enters a passkey at the web page and when the authenticating party authenticates the identity of the user in accordance with the result of a comparison between the
15   passkey entered via the web page and the generated unique passkey, the authenticating party authorises transfer of the credit.

2. A system as claimed in claim 1 where after authenticating the identity of the user, said authenticating party updates said user data to include the new communication identifier.

20 3. A system for transferring credit associated with a mobile phone to a new mobile phone, said system including an authenticating party having access to user data including a first communication identifier associated with said mobile phone, and arranged to authenticate the identity of a user of said mobile phone;

25   where the authenticating party identifies the user through information included in said user data including said first communication identifier sent from said new mobile phone and generates and communicates a unique passkey to a second communication identifier, the user thereafter being prompted to send a communications message including a passkey to a predefined destination

address associated with the authenticating party and where, upon receipt of the communication message at the predefined destination address, the authenticating party compares the generated unique passkey with the passkey included in the communications message and authenticates the identity of the user in accordance with the result of the comparison, and authorises transfer of the credit on successful authentication of the identity of said user.

4. A system according to claim 3, where the user provides details of the first communication identifier and the second communication identifier to the authenticating party as an initial step.

5. A system according to claim 3 or 4 wherein after authenticating the identity of said user, said authenticating party updates said user data to include a new communication identifier associated with said new mobile phone.

6. A system according to any preceding claim where if the user cannot be authenticated after one or more attempts, the authenticating party prevents further attempts at authentication until the user contacts the authenticating party and satisfies the authenticating party as to their identity through an additional security procedure.

7. A system according to any preceding claim, where the user data comprises at least two of the following: a mobile phone number; an instant messenger address; an e-mail address; a fixed phone number; a facsimile number; a domain name; a static IP address; a postal address.

8. A system according to any preceding claim, where the communications messages are one of the following: an e-mail, a SMS message, a MMS message, a data packet including data inputted by the user at a web page, a physical postal package sent to the user's home or shipping address.

9. A system according to any preceding claim, where the passkey is alphabetic, alphanumeric or numeric in format.

10. A system according to any preceding claim, where the passkey is modified for security purposes.

11. A system according to claim 10, where the passkey is encrypted.

12. A system according to claim 10, where the passkey is distorted while still being recognisable.

13. A user application for a user of a mobile phone using a new mobile phone, said user application being provided to transfer credit from said mobile phone to said new mobile phone, said user application accessing an authenticating party having access to user data including a communication identifier associated with said mobile phone, the user entering identifying information included in said user data to a web page associated with the authenticating party along with details of a new communication identifier associated with said new mobile phone, the user thereafter receiving a communications message from the authenticating party via the new communication identifier, the communications message including a unique passkey generated by the authenticating party, and in response operable to enter a passkey using an appropriate mechanism provided for at the web page, the authenticating party thereafter comparing the generated unique passkey with the passkey entered via the web page and authenticating the identity of the user in accordance with the results of the comparison, and authorising transfer of the credit on successful authentication of the identity of said user.

14. A user application for a mobile phone user as claimed in claim 13 where after authenticating the identity of said user, said authenticating party updates said user data to include said new communication identifier.

15. A user application for a user of a mobile phone using a new mobile phone, said user application being provided to transfer credit from said mobile phone to said new mobile phone, said user application accessing an authenticating party having access to user data including a first communication identifier associated with said mobile phone the user being identified by the

authenticating party through said first communication identifier and thereafter receiving a unique passkey generated by the authenticating party and communicated by way of a second communication identifier recorded with the user data, the user thereafter sending a communications message including a

5   passkey to a predefined destination and the authenticating party thereafter comparing the generated unique passkey with the passkey included in the user's communication message and authenticating the identity of the user in accordance with the result of the comparison, and authorising transfer of the credit on successful authentication of the identity of said user.

10   16. A user application for a mobile phone user as claimed in claim 15 where after authenticating the identity of said user, said authenticating party updates said user data to include a new communication identifier associated with said new mobile phone.

17. An authenticating party for use in a system for transferring credit associated

15   with a mobile phone to a new mobile phone, said authenticating party being capable of authenticating the identity of a user, the authenticating party having access to user data including a communication identifier associated with said mobile phone of the user, said authenticating party receiving identifying information from said user data and details of a new communication identifier

20   of said new mobile phone by way of a web page associated with the authenticating party, generating and communicating a unique passkey via the new communication identifier and receiving a passkey entered by the user using an appropriate mechanism provided for at the web page and authenticating the identity of the user in accordance with the result of a

25   comparison between the generated unique passkey and the passkey entered by the user via the web page, and transferring said credit on successful authentication of the identity of said user.

18. An authenticating party as claimed in claim 17 where after authenticating the identity of said user, said authenticating party updates said user data to

30   include said new communication identifier.

19. An authenticating party for use in a system for transferring credit associated with a mobile phone to a new mobile phone, said authenticating party being capable of authenticating the identity of a user, the authenticating party having access to user data including a first communication identifier associated with said mobile phone of the user, said authenticating party identifying the user through said user data including said first communication identifier sent from said new mobile phone; generating and communicating a unique passkey to the user through a second communication identifier recorded with the authenticating party as being applicable to that user; receiving a communications message from the user including a passkey at a predefined destination address and authenticating the identity of the user in accordance with the result of a comparison between the generated unique passkey and the passkey included in the user's communication message, and transferring said credit on successful authentication of the identity of said user.

20. An authenticating party as claimed in claim 19 where after authenticating the identity of said user, said authenticating party updates said user data to include a new communication identifier associated with said new mobile phone.

21. A method for transferring credit associated with a mobile phone to a new mobile phone comprising:

identifying the user through user data information including a communication identifier associated with a mobile phone entered at a web page, said user data being recorded in a database connected with said web page;

generating and sending a unique passkey to a new communication identifier associated with a new mobile phone of the user;

receiving a passkey entered at the web page;

authenticating the identity of a user in accordance with the results of a comparison between the passkey entered at the web page and the generated unique passkey; and

authorising transfer of the credit on successful authentication of the identity of said user.

22. A method for transferring credit as claimed in claim 21 comprising, after authenticating the identity of said user, the step of updating said user data to include said new communication identifier.

23. A method for transferring credit associated with a mobile phone of a user to a new mobile phone, when the user is using a new mobile phone, said method comprising:

identifying the user through user data including a first communication identifier sent from said new mobile phone;

generating and sending a unique passkey to a second communication identifier associated with the user;

receiving a communications message at a predefined destination from the user including a passkey;

authenticating the identity of the user in accordance with the results of a comparison between the passkey in the communications message and the generated unique passkey; and

authorising transfer of the credit on successful authentication of the identity of said user.

24. A method for transferring credit as claimed in claim 23 comprising, after authenticating the identity of said user, the step of updating said user data to include a new communication identifier associated with said new mobile phone.

25. A computer readable medium having software recorded thereon, said software including:

identifying means for identifying the user through user data information including a communication identifier associated with a mobile phone entered at a web page, said user data being recorded on an accessible database;

communication means for generating and sending a unique passkey to a new communication identifier associated with a new mobile phone of the user; and receiving a passkey entered at the web page;

authenticating means for authenticating the identity of a user in accordance with the results of a comparison between the passkey entered at the web page and the generated unique passkey; and

authorisation means for authorising transfer of credit associated with said mobile phone to be associated with said new mobile phone, on successful authentication of the identity of said user.

26. A computer readable medium having software recorded thereon as claimed in claim 25, said software including updating means to update said user data recorded on said database to include said new communication identifier.

27. A computer readable medium having software recorded thereon, said software including:

identifying means for identifying a user having a mobile phone when the user is using a new mobile phone, through user data including a first communication identifier sent from said new mobile phone;

communication means for generating and sending a unique passkey to a second communication identifier associated with the user; and receiving a communications message at a predefined destination sent from the new mobile phone by the user including a passkey;

authenticating means for authenticating the identity of the user in accordance with the results of a comparison between the passkey in the communications message and the generated unique passkey; and

5   authorisation means for authorising transfer of credit associated with said mobile phone to be associated with said new mobile phone, on successful authentication of the identity of said user.

28. A computer readable medium having software recorded thereon as claimed in claim 27, said software including updating means to update said user data recorded on said database to include a new communication identifier
10   associated with said new mobile phone.

29. A system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user comprising:

a user;

an authenticating party; and

15   a mobile phone carrier who operates the telecommunications network used by the mobile phone or SIM card and the new mobile phone,

where the authenticating party identifies the user through information provided in a communication message sent from the new mobile phone and generates and communicates a unique passkey to a second communication identifier
20   associated with the user, the user thereafter being prompted to send a communications message including a passkey to a predefined destination and where upon receipt of the communications message, the authenticating party compares the generated unique passkey with the passkey included in the communications message and authenticates the identity of the user in
25   accordance with the result of the comparison and where, once the user has been authenticated, the authenticating party authorizes the mobile phone

carrier to add the amount of credit associated with the mobile phone or SIM card to the credit associated with the new mobile phone.

30. A system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user comprising:

5   a user;

an authenticating party; and

a mobile phone carrier who operates the telecommunications network used by the mobile phone or SIM card and new mobile phone,

where the authenticating party identifies the user through information entered
10   at a web page, including information as to the number of the new mobile phone, and generates and communicates a unique passkey to the new mobile phone by an appropriate communications message, the user thereafter being prompted to enter a passkey at the web page and where upon entering the passkey at the web page, the authenticating party compares the generated
15   unique passkey with the passkey entered at the web page and authenticates the identity of the user in accordance with the result of the comparison and where, once the user has been authenticated, the authenticating party authorizes the mobile phone carrier to add the amount of credit associated with the mobile phone or SIM card to the credit associated with the new
20   mobile phone.

31. A system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user according to claim 29 or claim 30 , where the information by which the authenticating party identifies the user includes the number of the mobile phone or SIM card.

25   32. A system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user according to claim 29 or

claim 31 , as dependent on claim 29 , where the predefined destination is an e-mail address and the communications message is an e-mail message.

33. A system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user according to any one of claims 29 to 32 , where the mobile phone carrier adds the amount of credit associated with the mobile phone or SIM card to the credit associated with the new mobile phone by changing a user's account with the mobile phone carrier associated with the mobile phone or SIM card to record the new mobile phone number and thereby associate the user's account with the new mobile phone number.

34. A system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user according to any one of claims 29 to 32 , where the authenticating party authorizes the mobile phone carrier to add the amount of credit associated with the mobile phone or SIM card to the credit associated with the new mobile phone by issuing a series of commands representative of the user having made a number of mobile terminating calls using the mobile phone or SIM card and issuing a series of commands representative of the user having made a credit payment on a user's account associated with the new mobile phone having a corresponding value to the value of the number of mobile terminating calls.

35. A system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user according to any one of claims 29 to 34 , where upon the user failing to authenticate their identity a preset number of times, the authenticating party prevents further requests to transfer credit of a mobile phone or SIM card to a new mobile phone until such time as the user satisfies the authenticating party as to their identity through an additional security procedure.

36. An authenticating party for use in a system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user, the authenticating party operable to identify the user through

information provided in a communication carrier sent from a new mobile phone, generate and communicate a unique passkey to a second communication identifier associated with the user and receive a communications message, at a predefined destination, including a passkey,

5   the authenticating party thereafter authenticating the user on the basis of a comparison between the generated unique passkey and the passkey included in the communications message and, if the user is authenticated, authorize a mobile phone carrier who operates a telecommunications network used by the mobile phone or SIM card and the new mobile phone to add the amount of

10   credit associated with the mobile phone or SIM card to the credit associated with the new mobile phone.

37. An authenticating party for use in a system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user, the authenticating party operable to identify the user through

15   information entered at a web page, including information as to the number of the new mobile phone, generate and communicate a unique passkey to the new mobile phone by an appropriate communications message and receive a passkey entered at the web page in response to the communications message, the authenticating party thereafter authenticating the user on the

20   basis of a comparison between the generated unique passkey and the passkey entered at the web page and, if the user is authenticated, authorize a mobile phone carrier who operates a telecommunications network used by the mobile phone or SIM card and the new mobile phone to add the amount of credit associated with the mobile phone or SIM card to the credit associated

25   with the new mobile phone.

38. A method for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user comprising:

identifying the user through information provided in a communication message sent from the new mobile phone;

generating and communicating a unique passkey to a second communication identifier associated with the user;

receiving a communications message including a passkey at a predefined destination;

5   comparing the generated unique passkey with the passkey included in the communications message;

authenticating the identity of the user in accordance with the result of the comparison; and

10   if authenticated, authorising the mobile phone carrier who operates the telecommunications network used by the mobile phone or SIM card and the new mobile phone to add the amount of credit associated with the mobile phone or SIM card to the credit associated with the new mobile phone.

39. A method for transferring credit of a mobile phone or SIM card to a new
15   mobile phone on authentication of the identity of a user comprising:

identifying the user through information entered at a web page, including information as to the number of the new mobile phone;

generating and communicating a unique passkey to the new mobile phone by an appropriate communications message;

20   receiving a passkey entered at the web page in response to the communications message;

comparing the generated unique passkey with the passkey entered at the web page;

authenticating the identity of the user in accordance with the result of the
25   comparison; and

if authenticated, authorising the mobile phone carrier who operates the telecommunications network used by the mobile phone or SIM card and the new mobile phone to add the amount of credit associated with the mobile phone or SIM card to the credit associated with the new mobile

5   phone.

40. A computer readable medium having software recorded thereon for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user, the software comprising:

10   identification means for identifying the user through information provided in a communication message sent from the new mobile phone;

communications means for generating and communicating a unique passkey to a second communication identifier associated with the user, and receiving a communications message including a passkey at a predefined destination;

15   comparison means for comparing the generated unique passkey with the passkey included in the communications message;

authentication means for authenticating the identity of the user in accordance with the result of the comparison; and

transfer means for authorising the mobile phone carrier who operates the
20   telecommunications network used by the mobile phone or SIM card and the new mobile phone to add the amount of credit associated with the mobile phone or SIM card to the credit associated with the new mobile phone, if the user's identity is appropriately authenticated.

41. A computer readable medium having software recorded thereon for
25   transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user, the software comprising:

identification means for identifying the user through information entered at a web page, including information as to the number of the new mobile phone;

communications means for generating and communicating a unique passkey to the new mobile phone by an appropriate communications message and receiving a passkey entered at the web page in response to the communications message;

comparison means for comparing the generated unique passkey with the passkey entered at the web page;

authentication means for authenticating the identity of the user in accordance with the result of the comparison; and

transfer means for authorising the mobile phone carrier who operates the telecommunications network used by the mobile phone or SIM card and the new mobile phone to add the amount of credit associated with the mobile phone or SIM card to the credit associated with the new mobile phone, if the user's identity is appropriately authenticated.